



May 11, 2012

Dear Customer,

I am writing you today to make you aware of a change we have made internally that will require a minor adjustment to your pay process. In an effort to streamline our business we have partnered with Commercial Billing Service (CBS) a division of BBVA Compass Bank to outsource our customer cash management process.

What does this mean to you? **You will send your payments to CBS rather than our office.**

You will continue to receive invoices from our office and each month CBS will send you a statement listing the invoice charges from us. You can continue to make your check payable to GAINCO, INC., but please mail your check to **CBS, PO Box 2201, Decatur, Alabama 35609-2201.**

From a legal point of view you will now be settling a payable with CBS rather than GAINCO, INC., as we have assigned our receivables to CBS. From time to time, you may receive correspondence from CBS personnel verifying invoice information.

If you have any questions regarding this change, you may contact CBS at 1-800-239-1055 and ask for Angi Corbett or Beth Serda. As always, you may certainly contact GAINCO, INC. with any questions.

Sincerely,

Theresa Gaines Nix  
President / Owner  
GAINCO, INC.

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